

## SCHEDULE SB — CONSOLIDATED SMALL BUSINESS LOANS

*Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

### LOANS TO SMALL BUSINESSES AND SMALL FARMS:

Complete the following data annually on June 30 for yourself and your consolidated subsidiaries to comply with Section 122 of the FDIC Improvement Act.

If any of the following is true: (1) you and your consolidated subsidiaries have no loans reported on SC260, 300, 303, and 306; (2) your business loans and those of your consolidated subsidiaries only have **original amounts**, as defined below, exceeding \$1 million; or (3) your farm loans only have **original amounts** exceeding \$500 thousand, you should respond **No** to both SB100 and SB110 and leave the remaining of Schedule SB blank.

When you report the number and amount of business loans currently outstanding with **original amounts** of \$1 million or less and farm loans with **original amounts** of \$500 thousand or less, use the following guidelines:

1. For loans drawn down under lines of credit or loan commitments, the **original amount** of the loan is the amount existing when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the **original amount** is the amount currently outstanding.
2. For loan participations and syndications, the **original amount** of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
3. For all other loans, the **original amount** is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

The **amount outstanding** is the amount reported on Schedule SC as of the report date and should be reported net of loans in process, specific valuation allowances, and yield adjustments to the extent possible.

Report the actual number of loans. Do not round to the nearest thousand.

Do not include loans to subsidiaries eliminated in consolidation.

Except as noted below for corporate or business credit card programs, when you determine **original amounts** and report the number and amount currently outstanding for a category of loans in this schedule, you should compute the amounts as follows: **combine multiple loans to one borrower and report them on an aggregate basis** rather than as separate individual loans, to the extent that you do not incur undue cost to obtain such aggregate individual borrower data. If the burden of such aggregation would be excessive, you may report multiple loans to one borrower as separate individual loans.

If you offer corporate or business credit card programs where credit cards are issued to one or more of a company's employees for business-related use, you should treat each company's entire credit card program as a single extension of credit. You should total the credit limits for all of the individual credit cards issued to the company's employees, and treat this total as the **original amount** of the corporate or business credit card program established for this company. The company's program should be reported as **one** loan and the amount currently outstanding would be the sum of the credit card balances as of the June 30 report date on each of the individual credit cards issued to the company's employees. However, when aggregated data for each individual company in a corporate or business credit card program are not readily determinable from your credit card records, you should develop reasonable estimates of the number of corporate or business credit card programs that exist as of the report date, the **original amounts** of these programs, and the **amounts currently outstanding** of these programs and should then report information about these programs on the basis of your reasonable estimates. In no case should individual credit cards issued to a company's employees under a corporate or business credit card program be reported as separate individual loans to small businesses.

**SB100: Does the reporting association have any loans secured primarily by farms reported on SC260 or any loans to finance agricultural production or other loans to farmers reported on SC300, 303, or 306?**

Answer **Yes** to this question only if the agricultural and farm loans had original amounts, as defined above, of \$500 thousand or less.

If **yes**, complete lines 300 through 650; do not complete 110 through 210. If **no**, complete the following item, 110.

**SB110: Are all or substantially all of the association's commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less?**

Indicate **yes** and complete only the following lines, 200 and 210, if:

1. The average amount outstanding of your commercial, nonfarm loans that you reported on Schedule SC lines 260, 300, 303, and 306 is \$100 thousand or less **and**
2. Based on your loans and other relevant information, your lending officer believes that all or substantially all of your commercial loans have **original amounts**, as defined above, of \$100 thousand or less.

Otherwise, indicate **no** and complete lines 300 through 450.

**SB200: Number of loans reported on line SC260**

Report the actual number – do not round to thousands – of loans reported on SC260, Permanent Mortgages on Nonresidential Property. Complete this line only if line 100 is **no** and 110 is **yes** – that is, all of the loans reported on SC260, 300, 303, and 306 are nonfarm loans and substantially all of the **original amounts** of the loans are \$100 thousand or less.

**SB210: Number of loans reported on SC300, 303, and 306**

Report the actual number – do not round to thousands – of loans reported on SC300, 303, and 306, Nonmortgage Commercial Loans. Complete this line only if line 100 is **no** and 110 is **yes**; that is, all of the loans reported on SC260, 300, 303, and 306 are nonfarm loans and substantially all of the **original amounts** of the loans are \$100 thousand or less.

**NUMBER AND AMOUNT OUTSTANDING OF PERMANENT MORTGAGE LOANS SECURED BY NONFARM, NONRESIDENTIAL PROPERTIES REPORTED ON SC260:****Number of Loans with Original Amounts of:****SB300: \$100,000 or less****SB320: Greater than \$100,000 thru \$250,000****SB340: Greater than \$250,000 thru \$1 million****Outstanding Balance with Original Amounts of:****SB310: \$100,000 or less****SB330: Greater than \$100,000 thru \$250,000****SB350: Greater than \$250,000 thru \$1 million**

**NUMBER AND AMOUNT OUTSTANDING OF NONMORTGAGE,  
NONAGRICULTURAL COMMERCIAL LOANS REPORTED ON SC300,  
303, AND 306:**

**Number of Loans with Original Amounts of:**

**SB400: \$100,000 or less**

**SB420: Greater than \$100,000 thru \$250,000**

**SB440: Greater than \$250,000 thru \$1 million**

**Outstanding Balance with Original Amounts of:**

**SB410: \$100,000 or less**

**SB430: Greater than \$100,000 thru \$250,000**

**SB450: Greater than \$250,000 thru \$1 million**

**NUMBER AND AMOUNT OUTSTANDING OF LOANS SECURED  
PRIMARILY BY FARMS REPORTED ON SC260:**

**Number of Loans with Original Amounts of:**

**SB500: \$100,000 or less**

**SB520: Greater than \$100,000 thru \$250,000**

**SB540: Greater than \$250,000 thru \$500,000**

**Outstanding Balance with Original Amounts of:****SB510: \$100,000 or less****SB530: Greater than \$100,000 thru \$250,000****SB550: Greater than \$250,000 thru \$500,000****NUMBER AND AMOUNT OUTSTANDING OF NONMORTGAGE,  
COMMERCIAL LOANS TO FINANCE AGRICULTURAL PRODUCTION  
AND OTHER NONMORTGAGE COMMERCIAL LOANS TO FARMERS  
REPORTED ON SC300, 303, AND 306:****Number of Loans with Original Amounts of:****SB600: \$100,000 or less****SB620: Greater than \$100,000 thru \$250,000****SB640: Greater than \$250,000 thru \$500,000****Outstanding Balance with Original Amounts of:****SB610: \$100,000 or less****SB630: Greater than \$100,000 thru \$250,000****SB650: Greater than \$250,000 thru \$500,000**